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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

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In the matter of:

DAVID RAMIREZ-LOPEZ and,  
MARGARITA RAMIREZ  
Debtor(s).

Case No: BK-10-24215-LBR  
Chapter 13

Date: 12-9-10  
Time: 3:05 p.m.  
Rick A. Yarnall

**MOTION TO VALUE DEBTORS' NON-PRINCIPAL RESIDENCE REAL  
PROPERTY, AVOID WHOLLY UNSECURED LIEN(S) ENCUMBERING SAME,  
AND TO MODIFY THE RIGHTS OF PARTIALLY SECURED LIENHOLDER(S)  
AND OBJECTION TO LIENHOLDERS' PROOFS OF CLAIM, IF ANY**

Come Now Debtors, David Ramirez-Lopez and Margarita Ramirez, by and through their legal counsel, David M. Crosby, Esq., of the law firm Crosby & Associates, who respectfully moves this Court to value Debtors' non-principal residence, determine the junior lien of CitiBank to be wholly unsecured and the first lien to be partially unsecured, to avoid said wholly unsecured lien and to modify the rights of said creditors accordingly including determining the claims pursuant to any proof(s) of claim which such lienholders may have filed to be unsecured where there is insufficient equity in the residence to secure more than the first lien.

This Motion is brought pursuant to 11 U.S.C. §502(a), §506(a), §1322(b)(2), and Bankruptcy Rules 3012 and 9014, the Points and Authorities set forth below and all documents and pleadings on file herein.

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1 Dated this 7th day of November, 2010.

2 CROSBY & ASSOCIATES

3  
4 By:

5 David M. Crosby, Esq.  
6 Attorney For Debtors  
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8 **POINTS AND AUTHORITIES**

9  
10 **I.**

11 **STATEMENT OF FACTS**

12 1. Debtor filed a Chapter 13 petition in United States Bankruptcy Court,  
13 District of Nevada on July 29, 2010.

14 2. On the date of the petition, Debtors were the owners of real property used  
15 as rental property known and described as 3501 Purdue WAY, Las Vegas, NV 89115  
16 (Exhibit "1") legally described as follows:

17 Lot Six (6) in Block Two (2) of Community College Estates,  
18 as shown by map thereof on file in Book 23 of Plats, Page  
19 65 in the Office of the County Recorder of Clark County,  
20 Nevada.

21 APN: 140-07-310-077

22 3. The value of said real property at the time Debtor's Chapter 13 Petition  
23 was filed was \$35,000 as set forth more particularly in a written professional appraisal  
24 of subject property (Exhibit "2").

25 4. Said property at the time of filing was subject to the following lien  
26 allegedly evidenced by Promissory Notes and Deeds of Trust:  
27  
28

1 First Mortgage: (Exhibit "3")  
 2 Wells Fargo Bank, N.A. \$ 43,113.93  
 3 Wells Fargo Home Mortgage  
 4 One Home Campus  
 Mac # X2302-045  
 Des Moines, IA 50328  
 Loan # xxxxxx3694

5 Second Mortgage: (Exhibit "4")  
 6 CitiBank. \$ 17,086.71  
 7 P.O.Box 140609  
 Irving, TX 75019-0609  
 Loan # xxxxxx2723

8 5. As of the date Debtor's Chapter 13 Petition was filed no equity existed in  
 9 said property above the amount of the appraisal value of \$ 35,000.00 thereby leaving  
 10 the junior loan to CitiBank as wholly unsecured and the first loan to Wells Fargo Bank,  
 11 N.A. as partially secured to the extent of the value of the property. If said property were  
 12 foreclosed or otherwise sold at auction on the date of the petition, there would be  
 13 insufficient proceeds to pay anything to CitiBank on the junior loan and only partial  
 14 payment to Wells Fargo Bank, N.A. on the first loan.

15 6. Debtor declare that the entire junior claim of CitiBank is unsecured and the  
 16 first claim of Wells Fargo Bank, N.A. is only partially secured such that all such  
 17 unsecured debt should be reclassified as unsecured to share pro rata with other general  
 18 unsecured creditors through the debtor's Chapter 13 plan with any proof(s) of claim filed  
 19 by it modified accordingly to document the claim as unsecured, and that the junior lien  
 20 filed by CitiBank as identified above encumbering subject property be properly avoided  
 21 by Order of this Court and the lien of Wells Fargo Bank, N.A. on the first loan be  
 22 modified accordingly by order of the Court.

## 23 II.

### 24 LEGAL ARGUMENT

#### 25 A. The Restrictions of 11 U.S.C. § 1322(b)(2) Do Not Apply to Real Property 26 Which is Not Debtor's Principal Residence.

27 11 U.S.C. §1322(b)(2) does not apply to this property as it is not Debtor's  
 28 principal residence. That section provides:

(b) Subject to subsections (a) and (c) of this section, the plan may—

\* \* \* \* \*

(2) modify the rights of holders of secured claims, other than a claim secured only by a security interest that is secured by an interest in real property that is the debtor's principal residence, .....

**B. The Claims by Lienholders May be Bifurcated into Secured and Unsecured Claims Pursuant to 11 U.S.C. §506(a).**

11 U.S.C. § 506(a)(1) provides in pertinent part:

(a)(1) An allowed claim of a creditor secured by a lien on property in which the estate has an interest, or that is subject to setoff under section 553 of this title, is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property, or to the extent of the amount subject to setoff, as the case may be, and is an unsecured claim to the extent that the value of such creditor's interest or the amount so subject to setoff is less than the amount of such allowed claim.

In re Zimmer, 313 F.3d 1220, 1221 (9th Cir.2002), accepted what was the majority view in the various circuits, that a, wholly unsecured lienholder is not entitled to the protection of 11 U.S.C. §1322(b)(2). The Court stated that a wholly unsecured lienholder's claim can be modified and reclassified as a general unsecured claim pursuant to 11 U.S.C. §506(a).

**C. Any Proof of Claim Filed by Named Lienholders Should be Conformed by Order of This Court to any Modification of Their Rights Determined by This Court.**

11 U.S.C. §502 provides that a claim of interest represented by proper Proof of Claim filed pursuant to section 501 is deemed allowed unless objected to. Debtor herewith objects to any and all Proof(s) of Claim which may have been filed by Wells Fargo Bank, N.A. or CitiBank, relative to their loans and request that any Proof(s) of Claim of same representing such claims be modified accordingly to unsecured claims consistent with the Order of this Court determining their claims to be wholly unsecured in the case of the junior lien and only partially secured in the case of the first lien.

## III.

## CONCLUSION

Debtor respectfully requests determination of value of Debtor's non-principal residence real property to be less than the amount of the first lien and argue that since the junior claim is wholly unsecured, it may be completely avoided and "stripped off" pursuant to 11 U.S.C. §506(a) and that the first claim of Wells Fargo Bank, N.A. may be modified, stripped down and reduced to the actual value of the property; that the said claims be reclassified as general unsecured claims to be paid pro rata with other general unsecured creditors through the debtor's Chapter 13 plan; that any Proof of Claim of the lienholders be modified consistent with the actual value of the property.

WHEREFORE, Debtors pray that this Court:

1. Determine the value of Debtor's non-principal residence to be \$35,000.00 or such other amount as the evidence may justify as of the date of the Petition; and

2. Avoid and extinguish the junior lien of CitiBank. as wholly unsecured lien pursuant to 11 U.S.C. Section 506(a) upon completion of the Debtor's Chapter 13 plan; and

3. Modify the first lien of Wells Fargo Bank, N.A. as secured only to the extent of the actual value of the property as of the date of the Petition to be paid through the Chapter 13 Plan; and

4. Reclassify the second claim of CitiBank. and the non-secured portion of Wells Fargo Bank, N.A.'s claim as a general unsecured claims to be paid pro rata with other general unsecured creditors through the Debtor's Chapter 13 plan; and

5. Conform any Proof(s) of Claim filed by the claim of Wells Fargo Bank, N.A. to the secured/unsecured status of said claims as determined by this Court; and

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6. Order such other relief as the Court may deem appropriate.

Dated this 2 day of November, 2010.

Respectfully Submitted:

CROSBY & ASSOCIATES

By:

David M. Crosby, Esq.  
Attorney for Debtors

37

20011227  
01659

APN: 140-07-310-077

Affix R.P.T.T., \$ EXEMPT 3

## GRANT, BARGAIN, SALE DEED

THIS INDENTURE WITNESSETH: THAT

DAVID RAMIREZ AND MARGARITA RUIZ, HUSBAND AND WIFE

FOR VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, do hereby Grant, Bargain, Sell and Convey to

DAVID L. RAMIREZ AND MARGARITA RUIZ-DIAZ, HUSBAND AND WIFE, AS JOINT TENANTS

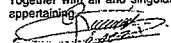
All that real property situated in the Clark County of Clark, State of Nevada,

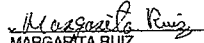
Bounded and described as follows:

LOT SIX (6) IN BLOCK TWO (2) OF COMMUNITY COLLEGE ESTATES, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 23 OF PLATS, PAGE 65 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA AND AMENDED BY CERTIFICATE OF AMENDMENT RECORDED AUGUST 20, 1979 AS DOCUMENT NO. 1063218 IN BOOK 1104 OF OFFICIAL RECORDS OF CLARK COUNTY, NEVADA.

SUBJECT TO: 1. Taxes for the fiscal year of 2001-2002  
2. Covenants, Conditions, Reservations, Rights, Rights of Way and Easements now of record.

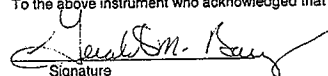
Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining

  
DAVID RAMIREZ

  
MARGARITA RUIZ

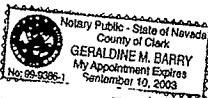
STATE OF NEVADA }  
COUNTY OF CLARK } SS

ON December 19, 2001 personally appeared before me, a notary public (or judge Or other authorized person, as the case may be,) DAVID RAMIREZ AND MARGARITA RUIZ personally known (or proved) to me to be the person whose names are subscribed To the above instrument who acknowledged that they executed the instrument.

  
Signature

When recorded mail to:  
MR. & MRS. DAVID RAMIREZ *and*  
3501 PURDUE WAY  
LAS VEGAS, NV 89115

MAIL TAX STATEMENTS TO:



ESCROW NO.: 21022 GB

CLARK COUNTY, NEVADA  
JUDITH A. VANDEVER, RECORDER  
RECORDED AT REQUEST OF:  
LAND TITLE OF NEVADA  
12-27-2001 13:56 SUD 1  
BOOK: 20011227 INSTR: 01659  
OFFICIAL RECORDS  
FEE: 14.00 RPT: EXH003

*exh!*  
*Revised*

## Manufactured Home Appraisal Report

P3501070810

File # P3501070810

SUBJECT	The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.			
	Property Address <b>3501 Purdue Way</b>		City <b>Las Vegas</b>	State <b>NV</b> Zip Code <b>89115-0480</b>
	Borrower <b>N/A</b>		Owner of Public Record <b>Ramirez, D.L., Ruiz-Diaz, M.</b>	County <b>Clark</b>
	Legal Description <b>Community College Est, Plat Book 23, Page 65, Lot 6, Block 2</b>			
	Assessor's Parcel # <b>140-07-310-077</b>		Tax Year <b>'09</b>	R.E. Taxes \$ <b>745.16</b>
	Neighborhood Name <b>Community College Est</b>		Map Reference <b>36-A4 (MM)</b>	Census Tract <b>0047.14</b>
	Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant Project Type (if applicable) <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)			
	Special Assessments \$ <b>None Noted</b> HOA \$ <input type="checkbox"/> per year <input type="checkbox"/> per month			
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
	Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) <b>Market Value Determination</b>			
CONTRACT	Lender/Client <b>Ramires, David, L.</b>		Address <b>409 Lucy Street, Henderson, NV 89015</b>	
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	Report data source(s) used, offering price(s), and date(s). <b>MLS/Public Records</b>			
	Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.			
	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.			
	Contract Price \$ <b>N/A</b> Date of Contract <b>N/A</b> Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)			
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No			
	If Yes, report the total dollar amount and describe the items to be paid.			
	I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.			
	The manufacturer's invoice was not available at the time of the appraisal.			
NEIGHBORHOOD	Retailer's Name (New Construction) <b>N/A</b>			
	Note: Race and the racial composition of the neighborhood are not appraisal factors.			
	Neighborhood Characteristics		Manufactured Housing Trends	
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	24	Low 5
	Neighborhood Boundaries <b>The subject's "market" area is bound by: Craig Road to the north, N Lamb Boulevard to the east, E. Lake Mead Boulevard to the south and US Interstate 15 to the west.</b>		60	High 52
	Neighborhood Description <b>The homes within are manufactured homes which vary in style/design/elevation, age, condition, and size manufactured from the 1970's through today. All public amenities are accessible, with schools, shopping, transportation, and recreational facilities all located within a 1-2 mile radius. The nearest freeway (US Highway 93/95) entrance is 2-3 miles west allowing access to all major employment centers/opportunities.</b>		39	Pred. 20
	Market Conditions (including support for the above conclusions) <b>Typical of the surrounding Las Vegas Valley, the immediate area has seen a period of continual population, employment, and infrastructure growth with the opening of mega-resorts on the Las Vegas Strip. Presently, both property values and product/supply have stabilized. Typical financing consists of cash, VA, FHA, and conventional loans.</b>		One-Unit <b>72 %</b>	
	Dimensions (See Attached Plat Map) Area <b>6,700 Sq.Ft.</b> Shape <b>Rectangular/Average</b> View <b>Area/Typical/Avg</b>		2-4 Unit <b>5 %</b>	
SITE	Specific Zoning Classification (R-T) <b>Zoning Description <b>Manufactured Home Residential</b></b>		Multi-Family <b>7 %</b>	
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)		Commercial <b>8 %</b>	
	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
	Utilities Public Other (describe)	Public Other (describe)	Off-site Improvements - Type	Public Private
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street <b>Asphalt</b>	<input checked="" type="checkbox"/> <input type="checkbox"/>
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Alley <b>None</b>	<input type="checkbox"/> <input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>32003C2176E</b> FEMA Map Date <b>9/27/2002</b>			
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
	Is the site size, shape and topography generally conforming to and acceptable in the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain			
	Is there adequate vehicular access to the subject property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
HUD DATA PLATE	Is the street properly maintained? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe			
	The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.			
	Is the HUD Data Plate/Compliance Certificate attached to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. <b>See comments in the addenda under the heading of "HUD Certification Label"</b>			
	Is a HUD Certification Label attached to the exterior of each section of the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, provide the data source(s) for the HUD Certification Label #'s			
	Manufacturer's Serial #(s)/VIN #(s) <b>PG4025AB</b>			
	HUD Certification Label #(s) <b>See comments in the addenda under the heading of "HUD Certification Label"</b>			
	Manufacturer's Name <b>Brookwood</b>		Trade/Model <b>Corsair</b>	Date of Manufacture <b>1983</b>
	Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain			

## Manufactured Home Appraisal Report

File # P3501070610

General Description		Foundation		Exterior Description		Interior	
# of Units <input checked="" type="checkbox"/> One <input type="checkbox"/> Additions	<input checked="" type="checkbox"/> Poured Concrete <input type="checkbox"/> Concrete Runners	Skirting	Concrete Block/Avg	Floors	CrTile/Carpet/Avg		
# of Stories <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> Other	<input type="checkbox"/> Block & Pier <input type="checkbox"/> Other-att. description	Exterior Walls	WoodShingle/Avg	Walls	WdPanel/Drywall/Avg		
Design (Style) <input type="checkbox"/> Dbl/Wd/Conv	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Roof Surface	Comp Shingle/Avg	Trim/Finish	Painted Wd/Avg		
# of Sections <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3	Basement Area <input type="checkbox"/> None sq.ft.	Gutters & Downspouts	Roof Overhang/Avg	Bath Floor	CeramicTile/Avg		
<input type="checkbox"/> Other	Basement Finish <input type="checkbox"/> None %	Window Type	DualAlum/Avg	Bath Wainscot	Fiberglass/Avg		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> None Noted	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2 Cars		
Year Built 1983 Effective Age (Yrs) 11 yrs	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Doors	Hollow Wood/Avg	Driveway Surface	Concrete/Avg		
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Garage	# of Cars		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Fireplace(s) #	<input checked="" type="checkbox"/> Fence CMUWalls	<input checked="" type="checkbox"/> Carport	# of Cars 2 Car Crpt.		
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck	<input checked="" type="checkbox"/> Porch Covered	<input checked="" type="checkbox"/> Attached	<input type="checkbox"/> Detached		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool	<input checked="" type="checkbox"/> Other Strg.Room	<input type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 5 Rooms 3 Bedrooms 2 Bath(s) 1,248 Square Feet of Gross Living Area Above Grade							
Describe any additions or modifications (decks, rooms, remodeling, etc.) See "Site Comments" in the addenda.							
Installer's Name N/A Date Installed N/A Model Year N/A							
Is the manufactured home attached to a permanent foundation system? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If No, describe the foundation system and the manner of attachment.							
The subject still has its steel frame which is resting on concrete blocks.							
Have the towing hitch, wheels, and axles been removed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If No, explain The towing hitch, wheels and axles are still attached.							
Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Additional features (special energy efficient items, non-realty items, etc.) See "Additional Features" on the attached addenda.							
The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.							
Quality <input type="checkbox"/> Poor <input type="checkbox"/> Fair <input checked="" type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent Identify source of quality rating Marshall & Swift Residential Cost Handbook							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) See "Depreciation Comments" on the attached addenda.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Provide adequate information for the lender/client to replicate the below cost figures and calculations.							
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value was estimated based on comparable sales information gathered from MLS and the the Clark county tax records. The opinion of site value was reached by comparing numerous land sales and then by the process of deduction, producing a mathematical result from use of the formula of dividing the size of the lot into the size of the comparable lot and then using that percentage to multiply it by the size in square feet of the lot of the subject to obtain an opinion of site value.							
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW							
Source of cost data		Effective date of cost data		Quality rating from cost service		Avg.	
MLS/Public Records		8/23/2006					
OPINION OF SITE VALUE							
Section One	624 Sq. ft. @ \$	20.00	\$ 12,480	24 X	52 =	1,248.0	Sq. ft.
Section Two	624 Sq. ft. @ \$	20.00	\$ 12,480	X	=		Sq. ft.
Section Three	Sq. ft. @ \$			X	=		Sq. ft.
Section Four	Sq. ft. @ \$			X	=		Sq. ft.
						Total Gross Living Area:	1,248 Sq. ft.
						Other Data Identification	
						N.A.D.A. Data Identification Info: Edition Mo: Yr:	
Sub-total: \$ 24,960						MH State: Region: Size: ft. x ft.	
Cost Multiplier (if applicable): x						Gray pg. White pg. Black SVS pg.	
Modified Sub-total: 24,960						15 years and older Conversion Chart pg. Yellow pg.	
Physical Depreciation or Condition Modifier: -4,575						Comments N/A	
Functional Obsolescence (not used for N.A.D.A.):							
External Depreciation or State Location Modifier:							
Delivery, Installation, and Setup (not used for N.A.D.A.): \$							
Other Depreciated Site Improvements: \$							
Market Value of Subject Site (as supported above): \$ 15,000							
Indicated Value by Cost Approach: \$ 35,385						Estimated Remaining Economic Life (HUD and VA only)	45-50 Years
Summary of Cost Approach Cost factors based on local builders and/or Marshall & Swift information for square foot calculations (rounded).							
Land/Improvement ratio is normal for the area. Depreciation determined by the overall condition of the unit as related to normal wear and tear, and the average life expectancy of similar residences in the surrounding area.							
Estimated Remaining Economic Life: 45-50 years							

## Manufactured Home Appraisal Report

P3501070610  
File # P3501070610

There are +/- 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 38,000 to \$ 60,000	
There are +/- 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 30,000 to \$ 80,000	
FEATURE	SUBJECT
Address	3501 Purdue Way Las Vegas, NV 89115-0480
2309 North Sloan Lane Las Vegas, NV 89156(REQ-Bank)	5511 Aldama Road Las Vegas, NV 89122
1789 Royal Estates Drive Las Vegas, NV 89115	
Proximity to Subject	3.28 miles SE
Sale Price	\$ N/A
Sale Price/Gross Liv. Area	\$ 19.44 sq.ft.
Manufactured Home	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Data Source(s)	Public Records/MLS #944210
Verification Source(s)	Doc #20090901:03631 / DOM:10
VALUE ADJUSTMENTS	DESCRIPTION +(-) \$ Adjustment
Sales or Financing Concessions	Auction
Date of Sale/Time	09/01/2009
Location	Residential St.
Leasehold/Fee Simple	Fee Simple
Site	6,700 Sq.Ft.
View	Area/Typ/Avg
Design (Style)	Dbt/Wd/Conv
Quality of Construction	Average
Actual Age	1983 (27 Yrs)
Condition	Average
Above Grade	Total Bdrms. Baths
Room Count	5 3 2
Gross Living Area	1,248 sq.ft.
Basement & Finished	None
Rooms Below Grade	None
Functional Utility	Good
Heating/Cooling	Gas FAU/Central
Energy Efficient Items	Standard
Garage/Carport	2 Car Crprt/Att.
Porch/Patio/Deck	Covered Porch
Interior Upgrades	Upgrades:Avg.
Fireplace	No Fireplace
Additional Exterior Amenities	Storage Room
Net Adjustment (Total)	\$ -1,300
Adjusted Sale Price of Comparables	\$ 26,700
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data source(s) MLS/Public Records	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data source(s) MLS/Public Records	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 4).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	No other sales
Price of Prior Sale/Transfer	Trustees Deed 04/07/09
Data Source(s)	Public Records/MLS
Effective Date of Data Source(s)	07/06/2010
Analysis of prior sale or transfer history of the subject property and comparable sales	
the past 36 months unless otherwise noted. The last recorded value was in 1995 noted at \$68,200.	
Summary of Sales Comparison Approach The appraiser took into consideration all factors regarding the current market and it's declining condition and more weight was placed on the more recent sales and the contingent sale and the current listings. Also, the location of the comparables as well as the subdivisions they were located in were also taken into consideration by the appraiser. All comparable sales came from the city of Las Vegas, North Las Vegas and Henderson and all the comparable sales found were used in this report. There have not been many sales of manufactured homes that are currently recorded as single family residences in the Las Vegas area which is why the search area was expanded.	
See "Additional Market Comment" on the attached addenda.	
Indicated Value by Sales Comparison Approach \$ 35,000	
Indicated Value by: Sales Comparison Approach \$ 35,000 Cost Approach \$ 35,385 Income Approach (if developed) \$ N/A	
Although the Cost Approach supports the final estimate of value, most weight is given to the Sales Comparison Analysis; as it best reflects the actions of buyers and/or sellers in the marketplace. Income Approach is not used, due to a lack of recent and reliable rental data.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This is a full summary appraisal report. The subject is appraised "AS IS" with no appraisal conditions or requirements warranted or conditions noted.	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 35,000, as of 07/06/2010, which is the date of inspection and the effective date of this appraisal.	

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA</b>		<b>PROOF OF CLAIM 13</b>
Name of Debtor David Lopez Ramirez and Margarita Ruiz	Case Number 09-16691-lbr	<i>(This space for court use)</i>
<small>NOTE: This form should NOT be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. Section 503.</small>		
Name of Creditor (The person or other entity to whom the debtor owes money or property)  <b>Wells Fargo Bank, N.A.</b>	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Name & address where notices and payments should be sent: Wells Fargo Home Mortgage One Home Campus, Mac #X2302-045 Des Moines, IA 50328	Account or other number by which creditor identifies debtor: 8429683694 / 09-72944 <div style="float: right;">           Check here if this claim  <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated         </div>	
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <b>1. BASIS FOR CLAIM</b>  <input type="checkbox"/> Goods sold  <input type="checkbox"/> Services performed  <input checked="" type="checkbox"/> Money loaned  <input type="checkbox"/> Personal injury/wrongful death  <input type="checkbox"/> Taxes  <input type="checkbox"/> Other         </div> <div style="width: 50%;"> <input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a)  <input type="checkbox"/> Wages, salaries, and compensation (FILL OUT BELOW)            Your Social Security # _____            Unpaid compensation for services performed from _____            (date) _____ To _____ (date)         </div> </div>		
<div style="display: flex; justify-content: space-between;"> <div>2. Date debt was incurred: December 19, 2001</div> <div>3. If court judgment, date obtained:</div> </div>		
<b>4. Total amount of claim at time case filed: \$43,113.93</b> If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach an itemized statement of all interest or additional charges.		
<b>5. Secured Claim.</b> <input checked="" type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff)  Brief description of collateral: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other  Amount of arrearages and other charges <u>at time case filed</u> included in secured claim, if any:  <b>\$43,113.93*</b> * Arrearages, as set forth in Schedule "A" attached. Plus accruing interest, late charges,	<b>6. Unsecured Priority Claim.</b> <input type="checkbox"/> Check this box if you have an unsecured priority claim. Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions up to \$4,650* earned within 90 days before filing of the bankruptcy petition, or cessation of the debtor's business, whichever is earlier- 11 U.S.C. §507(a)(3) <input type="checkbox"/> Contributions to an employee benefit plan.- 11 U.S.C. § 507(a)(4) <input type="checkbox"/> Up to \$2,100* of deposits toward purchase, lease or rental of property Or services for personal, family or household use- 11 U.S.C. § 507(a)(6) <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child- 11 U.S.C. § 507(a)(7) <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8) <input type="checkbox"/> OTHER-Specify applicable paragraph of 11 U.S.C. § 507(a)(____). <small>*Amounts are subject to adjustment on 4/1/98 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</small>	
<b>7. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. <b>8. Supporting documents:</b> Attach copies of supporting documents, such as promissory notes purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary. <b>9. Date-Stamped copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and a copy of this proof of claim.		<i>(This space for court use)</i>
Date: May 14, 2009 <span style="float: right;"><b>/S/GREGORY L. WILDE</b> WILDE &amp; ASSOCIATES, counsel for creditor</span>		
<small>Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 &amp; 3571</small>		

*Revised*  
*exh 3*

David Lopez Ramirez  
CASE NO: 09-16691-lbr

SCHEDULE "A"

PRINCIPAL BALANCE \$43,113.93

ARREARAGES

Principal Balance	\$43,113.93
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TOTAL*	\$43,113.93
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\*TOTAL GOOD THROUGH April 29, 2009

\*\*\*NOTE: THE TOTAL DEBT IS THE SUM OF THE ARREARAGES AND THE PRINCIPAL BALANCE, LESS ANY PORTION OF THE ARREARAGES WHICH UNDER THE TERMS OF THE LOAN WOULD BE APPLIED AS A REDUCTION OF THE PRINCIPAL.

B 10 (Official Form 10) (12/07)

<b>UNITED STATES BANKRUPTCY COURT</b> District of Nevada, Las Vegas Division		<b>PROOF OF CLAIM</b>
Name of Debtor: MARGARITA DIAZ -- SS No. XXX-XX-4282 DAVID RAMIREZ -- SS No. XXX-XX-2007		Case Number: 09-16691
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): CitiBank		Check this box to indicate that this claim amends a previously filed claim.  Court Claim Number: _____ (If known)  Filed on: _____
Name and address where notices should be sent: CitiBank PO Box 140609  Irving, TX 75019-0609 Telephone number: (800)310-5734		
Name and address where payment should be sent (if different from above): CitiBank P. O. Box 6941  The Lakes, NV 88901-6941 Telephone number: (800)310-5734		
1. Amount of Claim as of Date Case Filed: \$ <u>17,086.71</u>  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  Amount entitled to priority: \$ <u>0</u>  <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>2723</u>  3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe:  Value of Property: \$ _____ Annual Interest Rate <u>7.99000</u> %  Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ <u>0.00</u> Basis for perfection: _____  Amount of Secured Claim: \$ <u>17,086.71</u> Amount Unsecured: \$ <u>0</u>		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		<b>FOR COURT USE ONLY</b>
Date: <u>10/13/2009</u>  Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.  /s/ Candius Parker Bankruptcy Specialist		

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

*Handwritten:*  
 09/11/10  
 4

**Exhibit 'A'**

Case No.: 09-16691

Debtors: MARGARITA DIAZ -- SS No. XXX-XX-4282  
DAVID RAMIREZ -- SS No. XXX-XX-2007

Address: 3501 PURDUE

LAS VEGAS, NV 89115

Loan No.: 2723

On filing petition 04/29/09 debtor(s) owed claimant \$17,086.71.

ARREARAGES owed as of 04/29/09, the date of filing of the petition.

From	To	Type of Charge	#	Unit Charge	Total
			-	-	-
				Subtotal:	0.00
				<b>TOTAL:</b>	<b>0.00</b>

The above figures represent the delinquency at the time of filing and do not reflect payments received after the date of the filing of the bankruptcy.

Late charges accrue to the account when payments are received 0 days past the payment due date.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEVADA

In re: DAVID RAMIREZ-LOPEZ and  
MARGARITA RAMIREZ

Debtor(s).

) BK-10-24215-LBR  
) Chapter 13

) Date: 12-9-10  
) Time: 3:05 p.m.  
) Rick A. Yarnall

**ORDER GRANTING MOTION TO VALUE DEBTORS' NON-PRINCIPAL  
RESIDENCE REAL PROPERTY, AVOID WHOLLY UNSECURED LIEN(S)  
ENCUMBERING SAME, AND TO MODIFY THE RIGHTS OF PARTIALLY SECURED  
LIENHOLDER(S) AND GRANTING OBJECTION TO LIENHOLDERS' PROOFS OF  
CLAIM, IF ANY**

THIS MATTER having come before the Court for a hearing on December 9, 2010, on  
Debtor(s) MOTION TO VALUE DEBTORS' NON-PRINCIPAL RESIDENCE REAL  
PROPERTY, AVOID WHOLLY UNSECURED LIEN(S) ENCUMBERING SAME, AND TO  
MODIFY THE RIGHTS OF PARTIALLY SECURED LIENHOLDER(S) AND OBJECTION  
TO LIENHOLDERS' PROOFS OF CLAIM, IF ANY, and based upon the papers and pleadings  
on file herein, and good cause appearing; the Court finds as follows:

1. The Debtor's non-principal residence located at 3501 Purdue Way, Las Vegas, NV  
89115 APN: 140-07-310-077 (the "Subject Property") is valued at  
\$ 35,000.00 as of the date of Debtor's Chapter 13 Petition.
2. The Subject Property is collateral for a senior partially secured claim of Wells  
Fargo Bank, N.A. ("Senior Lienholder").

1           ✓       Senior Lienholder has filed a Proof of Claim number 2 related to such  
2                   claim, and such Proof of Claim claims a debt of \$43,113.93. Senior  
3                   Lienholder's Proof of Claim indicates that Senior Lienholder has assigned  
4                   account # 3694 to this claim.

5       3.       The Subject Property is also collateral for a junior unsecured claim of CitiBank  
6               ("Junior Lienholder").

7           ✓       Junior Lienholder has filed a Proof of Claim number 14 related to such  
8                   claim, and such Proof of Claim claims a debt of \$17,086.71. Junior  
9                   Lienholder's Proof of Claim indicates that Junior Lienholder has assigned  
10                  account # 2723 to this claim.

11       4.       That on the filing date of the instant Chapter 13 petition, the claim represented by  
12               junior lien of CitiBank was wholly unsecured and may therefore be avoided and  
13               the claim represented by first lien of Wells Fargo Bank, N.A. was partially  
14               unsecured to the extent of the value of the property and may therefore be modified  
15               as unsecured consistent with the value of subject real property as determined  
16               above pursuant to 11 U.S.C. Section 506(a) and § 1322 (b)(2); and

17       5.       The entire junior claim of CitiBank and the non-secured portion of Wells Fargo  
18               Bank, N.A.'s first claim are properly reclassified as non-priority general  
19               unsecured claims to be paid pro rata with other non-priority general unsecured  
20               creditors through the Debtor's Chapter 13 plan; and

21       6.       That it is consistent with the above findings that any claims as identified in Proofs  
22               of Claim filed by Wells Fargo Bank, N.A. and CitiBank be modified to non-  
23               priority general unsecured status to the extent set forth above.

24       IT IS HEREBY ORDERED THAT:

25       1.       Inasmuch as of the value of Debtor's non- primary residence real property is less  
26       that the amount of the first lien, and since the junior claim is wholly unsecured, it shall be  
27       completely avoided and "stripped off" pursuant to 11 U.S.C. §506(a) and that the first claim of  
28       Wells Fargo Bank, N.A. shall be modified, striped down and reduced to the actual value of the

1 property as determined herein. That said claims be reclassified as general unsecured claims  
2 pursuant to 11 U.S.C. §506(a) to be paid pro rata with other general unsecured creditors through  
3 the debtors' Chapter 13 plan; that any proof of claim of the lienholders be modified consistent  
4 with the actual value of the property as determined herein.

5 2. Should Debtor receive a discharge in this case, lienholders herein shall as soon as  
6 practicable thereafter take all necessary and appropriate steps to modify or remove their liens of  
7 record consistent with this order, and to ensure that Debtor's title to the Subject Property is clear  
8 of any cloud on title related to junior lienholder's claim. This court hereby reserves jurisdiction  
9 with respect to any dispute over the actions necessary to comply with this paragraph; and

10 3. Should this case be converted to one under another chapter, 11 U.S.C. § 348(f)  
11 shall govern the continued validity of this order; and

12 4. Should this case be dismissed, 11 U.S.C. § 349(b)(1)-(3) shall govern the  
13 continuing validity of this order.

14  
15 **ALTERNATIVE METHOD RE: RULE 9021**

16  
17 In accordance with LR 9021, counsel submitting this document certifies that the order accurately  
18 reflects the court's ruling and that (check one):

19 ☐ The court has waived the requirement set forth in LR 9021 (b)(1).

20 ☐ No party appeared at the hearing or filed an objection to the motion.

21  
22 ☐ I have delivered a copy of this proposed order to all counsel who appeared at  
23 the hearing, and any unrepresented parties who appeared at the hearing, and each  
24 has approved or disapproved the order, or failed to respond, as indicated below  
25 (list each party and whether the party has approved, disapproved, or failed to  
26 respond to the document):  
27  
28

1          X   I certify that this is a case under Chapter 7 or 13, that I have served a copy of  
2        this order with the motion pursuant to LR 9014 (g), and that no party has objected  
3        to the form or content of the order.  
4

5        Submitted By:  
6

7        CROSBY & ASSOCIATES  
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9        \_\_\_\_\_  
10       David M. Crosby, Esq.  
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